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IRANSMITTAL FORM			Filing Date	Februar	y 20, 2004
(to be used for all correspondence after initial filing)			First Named Inventor	Craig P.	Luftig
		Art Unit	3626		
			Examiner Name		
Total Number of Pag	ges in This Submiss	ion 7	Attorney Docket Number	6445P0	01
	ENCLO	SURES (chec	k all that apply)		
Fee Transmittal Fo	m	Drawing(s)		☐ After	er Allowance Communication
Fee Attache	d	Licensing-r	related Papers	□ âp,	peal Communication to Board Appeals and Interferences
Amendment / Resp	onse	Petition		☐ API	peal Communication to TC peal Notice, Brief, Reply Brief)
After Final Affidavits/de	claration(s)	Petition to Provisional	Convert a Application	Pro	oprietary Information
Extension of Time	Request	Power of A Change of	ttorney, Revocation Correspondence Address	1-	atus Letter
Express Abandonn	nent Request	Terminal Disclaimer			ner Enclosure(s) ease identify below):
Information Disclos	Information Disclosure Statement		Request for Refund		International Search ort
TO/SB/08		CD, Numbe	er of CD(s)		
Certified Copy of P	Certified Copy of Priority Document(s)		cape Table on CD		
Response to Missii	ng Parts/ tion	Remarks	T		
Basic Filing Fee					
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Response to Parts under 1.52 or 1.53	Missing 37 CFR				
	SIGNATUR	E OF APPLICA	NT, ATTORNEY, OR A	GENT	
	Eric T. King, R	eg. No. 44,188	3		
or Individual name BLAKELY, SOKOLOFF			TAYLOR & ZAFN	IAN LL	P
Signature 7 7					
Date July 21, 2005					
	CERTIF	ICATE OF MAIL	ING/TRANSMISSION		
I hereby certify that this of sufficient postage as first 1450, Alexandria, VA 22	class mail in an er	eing deposited wi velope addressed	th the United States Posta to: Mail Stop Amendment	l Service o L Commiss	n the date shown below with ioner for Patents, P.O. Box
Typed or printed name	e Syl√via Gersto	n ()			
Signature	1 4X	ly A		Date	July 21, 2006
Based on PTO/SB/21 (09-04) as n	nodified by Blakely, Solok	off, Taylor & Zafman (wi) 11/30/2005.		

Application No.

10/784,105



Complete if Known FEE TRANSMITTA Application Number 10/784,105 for FY 2005 February 20, 2004 Filing Date First Named Inventor Craig P. Luftig Examiner Name Applicant claims small entity status. See 37 CFR 1.27. Art Unit 3626 TOTAL AMOUNT OF PAYMENT 0.00 Attomey Docket No. 6445P001 METHOD OF PAYMENT (check all that apply) Check Credit card Money Order None Other (please identify): Deposit Account Deposit Account Number: 02-2666 Deposit Account Name: Blakely, Sokoloff, Taylor & Zafman LLP For the above-identified deposit account, the Director is hereby authorized to: (check all that apply) Charge fee(s) indicated below, except for the filing fee Charge fee(s) indicated below under 37 CFR §§ 1.16, 1.17, 1.18 and 1.20. **FEE CALCULATION** 1. EXTRA CLAIM FEES holow Fee Paid Total Claims 2ď° 0 50.00 \$0.00 200.00 \$0.00 Multiple Dependent Large Entity Small Entity Fee Description

Registration No.

1202 50 25 Claims in excess of 20 1201 200 2201 100 Independent claims in excess of 3 180 Multiple Dependent claim, if not paid **Reissue independent claims over original patent **Reissue claims in excess of 20 and over original patent 1204 780 2204 395 1205 300 2205 SUBTOTAL (1) 0.00 (\$)

or number previously paid, if greater, For Reissues, see below

Fee Paid

ADDITIONAL FEES Large Entity 1051 1052

SUBMITTED BY

Code	(9)	Code	(2)	Fee Description
1051	130	2051	65	Surcharge - late filing fee or oath
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet.
2053	130	2053	130	Non-English specification
1251	120	2251	60	Extension for reply within first month
1252	450	2252	225	Extension for reply within second month
1253	1,020	2253	510	Extension for reply within third month
1254	1,590	2254	795	Extension for reply within fourth month
1255	2,160	2255	1,080	Extension for reply within fifth month
1401	500	2401	250	Notice of Appeal
1402	500	2402	250	Filing a brief in support of an appeal
1403	1,000	2403	500	Request for oral hearing
1451	1,510	2451	1,510	Petition to institute a public use proceeding
1460	130	2460	130	Petitions to the Commissioner
1807	50	1807	50	Processing fee under 37 CFR 1.17(q)
1806	180	1806	180	Submission of Information Disclosure Stmt
1809	790	1809	395	Filing a submission after final rejection (37 CFR § 1.129(a))
1810	790	2810	395	For each additional invention to be examined (37 CFR § 1.129(b))
Other fe	e (specify)	1	-	

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	C	omplete (if applicable)
88	Telephoi	пе
	Date	07/21/06

Docket No.: 6445P001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of:

CRAIG P. LUFTIG

Application No.: 10/784,105

Filed: February 20, 2004

For: Integrating Defined Contribution Accounts
Into A Claim Payment Processing System

Art Group: 3626

Examiner:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In accordance with the duty of disclosure, enclosed is a copy of IDS Citation Form PTO/SB/08 or PTO-1449, together with copies of the documents cited on that form, except for copies not required to be submitted (e.g., copies of U.S. patents and U.S. published patent applications need not be enclosed). This IDS and IDS Citation Form are being submitted before the mailing of a first Office Action. It is respectfully requested that the cited references be considered and that the enclosed copy of PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

-1-

The references were cited in a Search Report dated July 11, 2006 (copy enclosed herewith) which was forwarded to Applicant's Representative in a communication dated July 11, 2006

The submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made in the subject application and is not to be construed as an admission that the information cited in this statement is material to patentability.

Please charge any fees due to Deposit Account 02-2666. A duplicate copy of the Fee Transmittal (PTO/SB/17) is enclosed for this purpose.

Respectfully submitted,

BLAKELY SOKOLOFF, TAYLOR & ZAFMAN LLF

Eric T. King, Reg. No. 44,188

12400 Wilshire Boulevard, 7th Floor Los Angeles, CA 90025

Date: July 21, 2006

I hereby certify that this correspondence is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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6445P001

JUL 2 4 2000 Substitute for form 1449A/PTO

Complete if Known plication Number

INFORMATION DISCLOSURE FILING Date February 20, 2004 STATEMENT BY APPLICANT First Named Inventor

(use as many sheets as necessary)

10/784,105 Craig P. Luftig Art Unit 3626 Examiner Name

Attorney Docket Number 6445P001 of Sheet 1 2 U.S. PATENT DOCUMENTS

Document Number Pages, Columns, Lines, Where **Publication Date** Cite Name of Pale or Issue Date evant Passages or Relevant Figures Appear Initials* No. Number - Kind Code² (if known) Applicant of Cited Document N.H./ 1. US-6,092,047 07-18-2000 Hyman et al. K.R./ 2 US-2002/0049617 A1 04-25-2002 | Lencki et al. /K.R./ 3. US-2002/0087444 A1 07-04-2002 DiPiero et al. K.R./ 4 US-2003/0009355 A1 01-09-2003 | Gupta US-US-US-IIS. US-US-US-US-US-US-US-US-US-US-US-

FOREIGN PATENT DOCUMENTS Foreign Patent Document

US-

Examiner Cite Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear Name of Patentee or Applicant of Cited Document Country Code - Number - Kind Code (if known) MM-DD-YYYY

Examiner Signature	/Kristine Rapillo/	Date Considered	01/05/2009	

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include

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Based on PTO/SB/08A (08-03) as modified by Blakely, Solokoff, Taylor & Zafman (wtr) 08/11/2003.

Substituta	for form 1449A/PTO					Complete if Known
					Application Number	10/784,105
INFO	INFORMATION DISCLOSURE				Filing Date	February 20, 2004
STAT	EMENT BY	APPLI	CANT		First Named Inventor	Craig P. Luftig
					Art Unit	3626
					Examiner Name	
Sheet	2	of	2		Attorney Docket Number	6445P001

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		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No. ³	Include name of the author (in CAPITAL LETTERS), tille of the afficie (when appropriate), tille of the item (book, magazine, journal, serial symposium, calalog, etc.), data, page(s), volume-issue maribe (s), publisher, only and/or country where published.	T²
/K.R./	1.	PCT Internation Search Report and Written Opin of the International Searching Authority, International Application No. PCT/US05/05433, 07/11/2006.	
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Examiner	97-1-11 D19-1	Date 01/05/2009
Signature	/Kristine Rapillo/	Considered
Signature		Considered

*Examiner. Initial if reference considered, whether or not claikin is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

'Applicant's unique citation designation number. Applicant is to place a check mark here if English language Translation is attached.

Based on PTO/SB/08B (08-03) as modified by Blakely, Solokoff, Taylor & Zafman (wir) 08/11/2003. Send To: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450